Secretary of State
Jason M. Gant

State Capitol | 500 East Capitol Avenue | Pierre, South Dakota 57501 | sdsos@state.sd.us | sdsos.gov

December 26, 2012

Paul A. Lindemann
Compliance/Audit Specialist
Catholic United Financial
3499 Lexington Ave N.
St. Paul, MN 55126

Dear Paul:

Our office is in receipt of your raffle request. The date of the filings is December 17, 2012. You may begin selling tickets 30 days after the filings, which would be January 17, 2013.

If there is any other way in which our office could assist you, please feel free to contact me at (605) 773-3537 or email me at Judy.Larson@state.sd.us. Thank you.

Sincerely,

Judy A. Larson

Judy A. Larson
Executive Assistant

Catholic United Financial

Life Insurance ❋ Annuities ❋ Fraternal Benefits

Every step, every journey, we're there for life.

December 13, 2012

RECEIVED
DEC 17 2012
S.D. SEC. OF STATE

Ms. Judy A. Larson, Administrative Assistant
State of South Dakota
Office of the Secretary of State
500 East Capitol Ave., Suite 204
Pierre, SD 57501-5070

RE: Catholic United Financial 2013 Catholic Schools Raffle (Drawing: March 14, 2013)
Minnesota Lawful Gambling Exempt Permit #X-92085

Dear Ms. Larson:

We will be conducting the Catholic United Financial (Catholic United) 2013 Catholic Schools Raffle (the Raffle) on March 14, 2013, with ticket sales beginning January 18, 2013. This letter is the required notice of the Raffle to the Office of the South Dakota Secretary of State. (Catholic United is a fraternal benefit society domiciled in the State of Minnesota that meets the requirements of SDCL 22-25-25(1).)

The purpose of the Raffle is to raise funds for Catholic education in Catholic United's marketing area. All prizes for the Raffle have been donated by Catholic United. All proceeds from the sale of raffle tickets will remain with the schools selling the tickets.

The drawing for the Raffle will take place at Catholic United's Home Office in Arden Hills, Minnesota on Thursday, March 14, 2013 at 11:00 a.m. I'm enclosing a copy of the Official Raffle Drawing Rules and a list of the prizes that will be awarded in the Raffle.

Please feel free to call me at 1-800-568-6670, extension 174, if you have additional questions or concerns.

Sincerely,

Paul A. Lindemann, CLU, FLMI, ACS, AIRC
Compliance / Audit Specialist

Enclosures

Catholic United Financial 2013 Catholic Schools Raffle
Official Raffle Drawing Rules

1. ELIGIBILITY – An entrant to the Catholic United Financial 2013 Catholic Schools Raffle (this Raffle) must be 18 years of age or older and a legal resident of the United States (excluding its territories, overseas military installations and commonwealths) at the time of entry. Employees of Catholic United Financial (the Society), its affiliates, subsidiaries, advertising agencies, promotion agencies, members of their immediate families and persons residing in their homes, are not eligible. Void where prohibited.

2. HOW TO ENTER - To enter this Raffle, purchase a Raffle ticket from a designated school raffle representative. Write all the required information on the ticket stub and give the stub to the designated school representative with payment by cash or check. Payment by debit card is not accepted. **Make checks payable to the school selling the ticket(s). DO NOT make checks payable to Catholic United Financial. (All proceeds from this Raffle stay with the schools selling the tickets; none go to the Society.)** Only one Raffle ticket needs to be purchased to enter this Raffle, but there is no limit to the number of times a person can enter. Entrants may only win one (1) prize in this Raffle.

3. CONTEST PERIOD - The ticket selling period for this Raffle begins at 12:01 A.M. on January 18, 2013 and ends at 11:59 P.M. on March 1, 2013.

4. ADMINISTRATION – The Society and its agencies shall not be liable for late, lost, misdirected, damaged, incomplete, illegible, or unintelligible entries. If the administration or integrity of this Raffle is compromised or corrupted at any time, the Society reserves the right to modify, suspend or cancel this Raffle. **(CAUTION: Any attempt by a contestant to deliberately damage any aspect of this Raffle or undermine its legitimate operation is a violation of criminal and civil laws. Should such an attempt be made, the Society reserves the right to seek damages from any such contestant to the fullest extent of the law.)**

5. DRAWING - Winners will be selected in a random drawing at 11 a.m. on Thursday, March 14, 2013 by a representative (or designee) of the Society at its Corporate Office in Arden Hills, Minnesota. Winners need not be present to win. Winners will be notified by the Society via telephone, electronic mail (e-mail) or United States Postal Service mail on or about March 14, 2013. Each winner will have fourteen (14) days from notification to accept their prize per the requirements in *Section 9: REQUIREMENTS OF WINNERS*. The Society and its agencies shall not be liable for unsuccessful efforts to notify a winner. Odds of winning depend upon the number of eligible entries received.

6. AWARDING OF PRIZES - One (1) Grand Prize winner will be selected and will receive their choice of (A) a 2013 Ford Escape automobile or (B) Twenty Five Thousand Dollars ($25,000) in cash. Three (3) unique First Prizes (as stated on the front of the Raffle ticket) will be awarded as follows: the first First Prize winner selected will choose one of the three First Prizes, the second First Prize winner selected will choose one of the remaining two First Prizes, and the third First Prize winner selected will be awarded the remaining First Prize. Other prizes will be awarded as stated on the front of the Raffle ticket. All prizes will be awarded "AS IS" and without warranty of any kind, express or implied, including without limitation, any implied warranty of merchantability or fitness for a particular purpose. No substitution, exchange or transfer of prizes or cash equivalent (except in the case of the Grand Prize, as stated above) is permitted by the winners. The Society reserves the right to substitute prizes of equal or greater value. Winners are responsible for any and all taxes, fees, and surcharges on any prize awarded,

including federal, state and local income taxes. The Society will, however, withhold amounts from prizes as required by applicable federal and state law.

7. DELIVERY OF PRIZES - The Society will ship/deliver all prizes to their respective winners, except in the case of the Grand Prize, where, if the Ford Escape automobile is selected, the Grand Prize Winner will take delivery at a dealership designated by the Society.

8. RELEASE - By entering this Raffle, entrant releases the Society and any of its respective parent companies, subsidiaries, affiliates, directors, officers, employees and agencies from any liability whatsoever, and waives any and all causes of action, related to any claims, costs, injuries, losses, or damages of any kind arising out of or in connection with this drawing or acceptance, use of or inability to use, or participation in or inability to participate in this drawing, or use of or inability to use any prize (including, without limitation, claims, suits, injuries, losses and damages related to personal injuries, death, damage to or destruction of property, rights of publicity or privacy, defamation or portrayal in a false light, whether intentional or unintentional), whether under a theory of contract, tort (including negligence), warranty or other theory.

9. REQUIREMENTS OF WINNERS - Winners will be required to complete and return to the Society: 1) an Affidavit of Eligibility and Release from Liability, and 2) an Internal Revenue Service (IRS) Form W-9, within fourteen (14) days of receipt of such documents from the Society. Failure to do so will result in disqualification and the selection of (an) alternate winner(s). Except where prohibited, acceptance of a prize shall constitute and signify a winner's consent to the use of his/her name, address (city and state only), voice and/or photograph for commercial, advertising and promotional purposes by the Society without further compensation, unless prohibited by law.

10. CLAIMS - By entering this Raffle, entrants affirm that they have read and accepted these Official Raffle Rules. The laws of the State of Minnesota apply to and govern this Raffle, and any claims must be raised and resolved in the State of Minnesota.

11. LIST OF WINNERS - Winners of this Raffle will be posted on the Society website (www.catholicunitedfinancial.org/raffle) on or after March 14, 2013. To obtain a list of winners, send a self-addressed, stamped envelope to: Raffle Winners, Catholic United Financial, 3499 Lexington Ave. N., St. Paul, MN 55126, or e-mail sdetlefsen@catholicunited.org. Winners will also be published in a future issue of *Our Catholic Journey* magazine.

12. COPYRIGHT - This Raffle and all accompanying materials are Copyright © 2013 Catholic United Financial. All rights reserved. All prizes logos, service marks and trademarks are the property of their respective owner(s).

13. OBTAINING RAFFLE RULES - To obtain a written copy of the rules for this Raffle, send a self-addressed, stamped envelope to: Raffle Rules, Catholic United Financial, 3499 Lexington Ave. N., St. Paul, MN 55126

14. LICENSE – This Raffle is conducted pursuant to Minnesota Lawful Gambling Exempt Permit #X-92085, which expires on March 14, 2013.

15. PROBLEM GAMBLING HELPLINE – If you have a gambling problem, you may call 1-800-333-HOPE for help.

Paul Lindemann

From: Michelle Clark
Sent: Thursday, December 13, 2012 1:41 PM
To: Paul Lindemann
Subject: 2013 Raffle Prize List

Hi Paul,

Here's the list of prizes for the 2013 Catholic Schools Raffle:

(1) 2013 Ford Escape or $25,000
(1) 2014 Superbowl Tickets and $2000 Travel Voucher
(1) Caribbean Cruise
(3) Canon EOS Rebel T3 Digital SLR Camera and Memory Card
(4) iPad
(1) Basilica Block Party VIP tickets
(8) Twins Suite Tickets
(6) Xbox 360/Kinect bundle
(7) Kindle Fire HD
(8) $200 Apple Store Gift Card
(9) $100 Visa Gift Card

49 Total Prizes (the number in parenthesis next to the prize is how many we are giving away). Please let me know if you need anything else.

Thank you!

Michelle Clark
Marketing Assistant

p. 651-490-0170 x137
e. mclark@catholicunited.org

Catholic United Financial
Life Insurance & Annuities
Retirement Products
Every step, every journey, we're there for life.

Home Office
3499 Lexington Ave N
St. Paul, MN 55126
1-800-568-6670
www.catholicunitedfinancial.org

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